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Annual Report 2003

Saskatchewan Corrections and Public Safety

Office of the Fire Commissioner

Saskatchewan Centennial 2005

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Letter of Transmittal

August 2004

The Honourable Peter Prebble
Minister of Saskatchewan Corrections and Public Safety
Regina, Saskatchewan

Sir:

I am pleased to present the Saskatchewan Fire Commissioner's annual report for the year 2003, as required by *The Fire Prevention Act, 1992*. In addition to the recorded provincial fire losses, this report outlines the branch activities for the last year while identifying future plans and direction.

Last year, Saskatchewan recorded fourteen deaths and sixty-three injuries from fire. The number of deaths is significantly less than the previous year's total of twenty-five and less than our ten-year annual average of twenty. Approximately $40 million in direct property loss was recorded. This is down $9 million from 2002 and less than the ten-year average of $41 million. Considering the indirect costs are as much as nine times the direct costs, the annual loss is almost half a billion dollars.

Although the overall fire loss trend continues downward, last year's losses reinforce the need for continued emphasis on public fire and life safety education and prevention activities.

The Saskatchewan fire service deserves recognition for its commitment and dedication towards protecting our citizens and reducing our fire losses.

Respectfully submitted,

Rick McCullough
Fire Commissioner

INTRODUCTION

The Department of Corrections and Public Safety was formed on April 1, 2002. The Office of the Fire Commissioner (OFC) is part of the new organization's Protection and Emergency Services Branch.

The OFC consists of 14 highly qualified individuals who form an outstanding team focused on minimizing Saskatchewan's fire losses. In addition to the Fire Commissioner, there is one Fire Prevention Officer Supervisor; eight Fire Prevention Officers; one Statistician; and two administrative support staff. The head office of the OFC is located in Regina with a branch office in Saskatoon.

The OFC, in accordance with *The Fire Prevention Act, 1992* and Saskatchewan Fire Code Regulations, provides Saskatchewan communities, fire departments, and emergency service organizations with information, education and leadership programs and services to protect people, property and the environment from fire losses.

As prescribed by *The Fire Prevention Act*, this is accomplished through:

- the promotion and encouragement of fire prevention and the protection of life and property against fire;
- the collection and dissemination of information respecting fires in Saskatchewan;
- the keeping of records for all fires occurring in Saskatchewan, including the cause, origin, and circumstances of each fire and other information respecting each fire that the Fire Commissioner considers appropriate;
- the investigation of fires or by causing fires to be investigated and by holding inquiries into any fire when the Fire Commissioner considers it necessary to do so, in order to ascertain the cause, origin and circumstances of the fire;
- the administration and enforcement of the Act and regulations within park land constituted pursuant to *The Parks Act* or a regional park established pursuant to *The Regional Parks Act, 1979;*
- the provision of training courses in fire fighting and prevention; and
- the performance of any other duties that the Minister may direct.

SASKATCHEWAN FIRE LOSSES

Each year approximately 4,000 fires result in an average of twenty deaths, seventy-two injuries and $41 million in direct property losses. The downward trend in deaths and injuries over the last 30 years is very encouraging. However, the long-term trends related to the number of fires and the related dollar loss continue to climb.

In 2003, Saskatchewan recorded fourteen fire-related deaths or 1.4 per 100,000 people. This number is less than our ten-year average of 20 per year and less than the national average, which currently reflects 1 8 fire-related deaths per 100,000 population. There was a decrease in dollar loss last year over 2002 of more than $9 million reaching a total of $40 million for the year. This is less than the 10-year average of $41 million.

The largest number of fire related fatalities continue to occur in residential occupancies where more than 82% of all deaths are recorded. The major cause of death is attributed to the misuse of smoking materials, which is consistent with most other jurisdictions in North America. As well, the number one cause of fires in the home is still related to cooking. Each of these causes is preventable, calling for greater prevention and public education efforts in order to reduce their occurrence.

The OFC is mandated to promote and encourage fire prevention and the protection of life and property against fire. It also has a mandate to advise and provide recommendations respecting the establishment, administration and provision of suitable fire protection services, equipment and apparatus for use by fire departments. All activities undertaken by the OFC support the goal of encouraging a self-sufficient fire service in almost every municipality.

The OFC takes the lead role in delivering programs that promote a self-sufficient fire service in every municipality. It is the OFC's responsibility to support local fire departments through leadership, education, and resource materials to meet those goals in fire prevention, protection and suppression services.

The primary focus of the OFC activities is to promote and build capacity in municipalities in order for them to become self-sufficient in providing an effective and efficient fire protection system for the "community". To support this focus, resources are directed at the following four major areas within the overall operational program. These are:

1. Fire and Life Safety Education
2. Fire Investigation/Loss Statistics
3. Technical Education Services
4. Fire Service Certification

It is important to note that each of these areas is interdependent within the central activity of Operational Programs.

For example, the reporting of fires focuses upon building "partnerships", where the OFC can rely upon the local fire chief to do specific tasks associated with determining fire cause and origin. The fire incident reporting system is fully dependent upon the local assistant or Fire Chief reporting this information to the OFC. With their cooperation in reporting fires, we can identify and offer quality programs and services based on fire loss statistical analysis that leads to improved public education campaigns, closes training gaps of responders, and identifies improvements to building and fire codes.

Program services are provided to both clients and partners. Programs are offered to clients on a regular basis. Program services are delivered to our partners who assist us in meeting our mandate and fulfilling our roles and responsibilities. Services provided to partners are generally delivered through staff, ensuring that the services delivered focus on established goals of building capacity at the local level.

Our partners include: fire service personnel, local assistants and municipal administrators, Fire Service Associations, Municipal Associations such as the Saskatchewan Urban Municipalities Association (SUMA), Saskatchewan Association of Rural Municipalities (SARM), the Royal Canadian Mounted Police (RCMP), Insurance Crime Prevention Bureau (ICPB), Saskatchewan Government Insurance Special Investigation Unit (SGI-SIU), First Nations, and others.

FIRE AND LIFE SAFETY EDUCATION

The goal of every fire department in Saskatchewan is to save lives and property from the destructive force of fire. Public fire and life safety education is the single activity with the greatest potential for reducing fire losses. This proactive approach has proven successful from both public safety and economic points of view. Public fire and life safety education is an integral component of each fire department's role in their community.

The OFC takes the lead role in the development and coordination of provincial public education programs. It is our responsibility to support local fire departments through leadership, education and resource materials to enable them to deliver public education programs in their own communities.

The OFC supports the implementation of the Learn Not To Burn® program and Risk Watch™ in schools and through partnerships with communities. These programs have proved successful in reducing fire losses by increasing fire and life safety awareness in the minds of young children. Not only does this contribute to the development of proper behaviour at an early age, it also serves to get the fire safety message into homes to other members of their families.

The OFC has a goal of ensuring a public education contact in every community so that a variety of public education programs are available and ongoing. Currently, more than 250 communities have identified a public education person who can assist with the delivery and promotion of fire safety education programs at the local level.

The OFC held its fourth Public Fire and Life Safety Education Conference at the Echo Valley Conference Centre. The conference was held Feb 7, 8 and 9, 2003 with 104 participants. This conference provides participants with valuable knowledge and information while providing the motivation necessary to strengthen public fire education programs in their own communities. The OFC is committed to promoting fire prevention programs through this approach.

Fire safety through code enforcement contributes to the prevention and reduction of fire losses. Although "owners" are required to comply with the National Fire Code, municipalities are given powers to ensure requirements are met. The OFC staff works closely with local fire chiefs and municipal officials in carrying out routine fire prevention and safety inspections. Staff also respond to specific or formal complaints lodged by members of the public or others who feel fire safety measures are inadequate in a particular situation.

On a broader basis, the OFC regularly delivers presentations to a variety of audiences on fire safety issues. It also has a full range of brochures, pamphlets and fire safety videos, which are available to assist in the delivery of local fire prevention campaigns and to members of the public.

The OFC provides support to fire departments in the provision of fire safety education in local communities. In 2003 the OFC supported the National Fire Prevention Week campaign which promoted fire safety in the home. The theme was "When Fire Strikes: Get Out! Stay Out!". The focus was on electrical and cooking safety as well as maintenance of smoke alarms and exit drills in the home.

More than 200 Public Education Contacts in communities across the province have been identified. A "subscription" form was placed on the OFC web site to allow Public Education Contacts to identify themselves and to be added to the e-mailing list for public education activities available from the OFC. As other programs are delivered, Fire Prevention Officers will identify and add contacts as well.

Programs that Public Education Contacts currently deliver locally have been identified and produced in document form so that this information can be shared with all Public Education Contacts who may then consider implementing similar programs within their community. The OFC undertakes communication with Public Education Contacts and provides program information to them. Additionally, public education initiatives are showcased at the OFC Annual Public Educator's Conference.

To support Public Educators, printed and educational materials that are compatible with web-based distribution have been identified. Over the 2003/2004 year, the materials were collected, reviewed and the web site developed for presentation ideas.

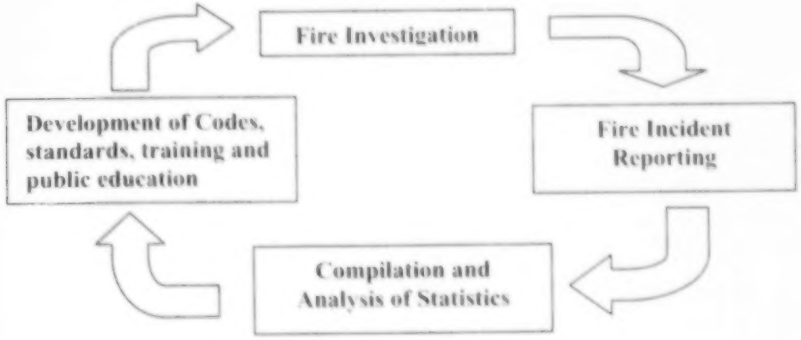
The Fire Prevention Week Theme was established "When Fire Strikes: Get Out! Stay Out!". Initial planning and review of past programs was conducted in May-June 2003. Program materials were developed, letters, information packages and colouring contest and poster contest materials were designed, developed and placed on the web site. Program materials were sent to schools and Public Education Contacts via e-mail or mail. Media releases were scheduled for release in October. 3,556 entries from 86 schools were received. Poster and colouring contest judging occurred in November with prizes awarded in December (before Christmas). Evaluation material was collected over the final quarter for review and to assist in development of the 2004/2005 Fire Prevention Week program.

FIRE INVESTIGATION

Each year, significant OFC program resources are dedicated to the investigation of fires in order to determine the origin, cause and circumstances surrounding the fire. As a matter of priority, the OFC investigates those fires involving deaths and injuries, where suspicious circumstances are reported, and where the fire involves a provincially owned, leased or occupied property. Staff also assist the local fire chief with fire investigations upon request.

In 2003, the OFC staff was directly involved in eighty-six fire investigations. Many of these investigations were in conjunction with other agencies including insurance companies, police departments and others with a vested interest in determining the cause of fires and finding ways to eliminate them.

Fire investigation and the accurate listing of cause, origin and circumstances is fundamental to the protection of lives and property from the devastation of fire. It is through an efficient and accurate determination of the cause, origin, and circumstances that future fire incidents can be avoided. Proper fire cause, origin and circumstance determination is also essential for the meaningful compilation of fire statistics as depicted by the following model. Accurate statistics form part of the basis of continued improvements for fire prevention codes, standards, training, and public education programs.


Fire Investigation
Fire Incident Reporting
Compilation and Analysis of Statistics
Development of Codes, standards, training and public education

The OFC takes the lead role in the development and advancement of Fire Investigation, Fire Incident Reporting, and Compilation/Analysis of Fire Incident Statistics.

The OFC has a goal to improve the gathering, storing and distributing of fire incident information, including rationalizing incident reporting with the Canadian Code Structure (CCS).

Fire Investigation workshops were held at Echo Valley in March 2003, with four additional workshops held in Fort San, Kindersley, Lakeland, and Humboldt.

A Phase 3 workshop was developed and presented in March 2003 at Echo Valley. Demand will be evaluated to determine regions/communities with consistent attendance and improvement in "quality" of loss reports. Two hundred twenty-two fire service personnel attended the workshops.

A Phase 2 Fire Investigators training course was presented in May 2003 at the Saskatchewan Police College. A mentoring program was established to help students gain field experience. Phase 3 of this professional development course is to be delivered in May 2004.

TECHNICAL EDUCATION SERVICES

Regulatory activities aid in the reduction of loss of lives and property by fire and reduce the impact of a fire loss suffered by a municipality. By promoting and encouraging fire inspection and enforcement programs at the local level, and by providing municipal authorities the tools to conduct these programs, municipalities become more self-sufficient in providing regulatory services and effectively eliminate hazards and risks within the community

The primary focus of technical education services is to assist fire departments and municipalities in delivering effective and efficient fire prevention and protection programs for their community.

The OFC staff provides detailed information on available prevention and protection programs through direct contact as well as a variety of tools posted on the website. These tools include a Local Assistants' Handbook that contains a range of reference material to assist with establishment and delivery of protection services. It addresses the basic administration and organization needs of a fire department, suggests public education prevention activities, and assists with risk assessment, risk management, and emergency planning. It also covers fire inspections related to code enforcement, interpretation of *The Fire Prevention Act* and its regulations and outlines steps for fire investigation and reporting of fire losses as well as other valuable, related information.

The OFC also assisted with Master Planning for several communities by analyzing Fire Department Management, supporting and encouraging Self-Evaluation and promoting Regionalization.

The OFC also completed Information Surveys to help Municipal Fire Departments carry out their own Risk Assessment and Management programs.

The two-day basic inspection-training workshop was delivered on a regional basis to fire departments to assist them in conducting inspections. Three workshops were conducted with more than 50 participants.

A list of technical and code-related issues was developed based upon calls received and interests identified across the province by the fire service. Feedback from the inspection workshops also identified topics where fire departments wanted assistance in interpretation or advice on enforcement/application of the regulations. A technical bulletin on each identified topic item was prepared and placed on the web site.

Two joint information sessions were held in cooperation with Saskatchewan Environment, Saskatchewan Emergency Planning and the Office of the Fire Commissioner, to meet with municipal authorities in the forestry "buffer" zone to address municipal preparedness for the upcoming forest and wildland fire season. Sessions were held in Preeceville (April 24) and Meadow Lake (April 17). OFC staff was also involved in assisting Saskatchewan Environment develop a fire-fighter training course to be delivered in the 2003/2004 year.

Promoting greater regional cooperation and resource sharing will allow municipalities to deliver services that they otherwise could not afford to deliver. Supporting efforts to develop and organize a volunteer structure within each municipality and/or region will do this. Such efforts are needed in order to secure a large and sufficiently broad volunteer base to develop community support in the delivery of fire prevention and education programs.

The OFC will continue to focus on developing inventories of fire protection equipment and collecting information on response capabilities, to provide accurate and up-to-date information to municipalities and potential regions on local needs and capacities.

The OFC is also obliged to develop, publicize and support the basic standards for the delivery of fire services in the province. This includes response training, departmental operational requirements and public educational prevention programs such as the Learn Not To Burn® program and Risk Watch™.

The OFC will continue to work with communities, businesses, emergency response agencies and associations throughout the province to ensure a high degree of cooperation exists for the common purpose of reducing fire losses. Areas of co-operation in fire prevention, public education and fire investigation are being expanded. The OFC will provide leadership and direction to local authorities placing greater emphasis in the areas of public education and training. Training local assistants to provide fire prevention and education programs within their own community will be further addressed in 2004.

The OFC programs will focus on building capacity at the local level. Support to local fire chiefs and municipal officials in the promotion of their own fire protection programs will be expanded.

FIRE SERVICE CERTIFICATION

To support fire service training, a network of adjunct fire service instructors has been established to meet the demand for ongoing training needs. The OFC focuses its resources on the certification of fire service members through both a provincial and internationally recognized evaluation system. The International Fire Service Accreditation Congress (IFSAC) has accredited the OFC to certify emergency responders in several areas. This allows for the issuing of certificates in a number of program areas that are consistent with internationally recognized, professional qualification standards. The OFC provides an Evaluation and Certification Guide (ECG) for all fire department members, which describes the Saskatchewan fire service certification system.

Fire Service Certification programs consist of:

- maintenance of the ECG and accredited standards;
- development of the process for certification related to recognized standards;
- ongoing establishment of policy on certification;
- expansion, validation and maintenance of the evaluation system (exam bank and practical Job Performance Requirement (JPR) evaluations);
- application to IFSAC for additional program areas;
- conformance to the rules for certification under IFSAC;
- co-ordination of continued qualification for certified persons;
- co-ordination and scheduling of certification programs;
- coordination of site visits and administrative reviews by accreditation entities; and
- development of informational packages and seminars on certification.

Train the Trainer Program

The fire service instructor database was updated to ensure qualified instructors are identified. The database was used to identify qualified instructors interested in becoming assistant evaluators with the OFC. This interest was determined by survey.

Over the 2002/2003 year 20 Certification Programs covering 10 Fire Fighter Standards were conducted with 210 fire fighters certified.

Support of training and certification

The demand for certification for the fire service continues to grow as more people recognize the merits of formal recognition for their accomplishments and as the requirement to meet recognized standards increase.

In 2003 the OFC continued to certify members of the Emergency Services Training Institute (ESTI) located in Martensville. The graduates of this fire fighter pre-

employment program have met the necessary National Fire Protection Association (NFPA) fire fighter professional qualification standards.

PROGRAM SUPPORT

The program support area provides a variety of services to fire chiefs, municipalities, government departments, fire departments, members of the public and other agencies and parties interested in reducing fire losses.

The OFC maintains and analyzes records of all fire losses. Ongoing statistical analysis is conducted and information maintained regarding the number of fires, deaths, injuries and cause and circumstances surrounding each fire. The information gathered from fire reports assists in the development of a variety of programs related to fire safety. These include fire-safe products such as, flame resistant children's pyjamas, child resistant lighters, flame resistant tent materials, and flame resistant carpeting. This information also supports the development of new fire safety legislation and regulations for building and fire code changes, training programs for fire fighters and fire prevention education programs for the public. Each of these areas ultimately contributes to the reduction of fire losses.

The fire loss information is widely distributed and is being used nationally, provincially and locally to help identify ways to limit fire losses. This information also serves to support inquiries from provincial and federal government departments, fire departments, news media, insurance personnel, police and other interested parties

To support the training and education of emergency responders, the OFC ensures that student certification records are maintained for all fire fighters tested by the OFC.

The OFC maintains a lending library of videos on fire prevention and education for all ages and interest groups. Video packages are loaned to a variety of government departments, fire departments and other agencies on a regular basis. As well, complete technical reference libraries are updated and maintained for use by members of the public, architects, engineers, designers, contractors and staff.

The Fire Commissioner's newsletter, published four times a year, focuses on the delivery of messages related to specific fire hazards associated with each season and associated winter, spring, summer and fall activities. The newsletter identifies topics of current interest to the fire service and serves to announce upcoming seminars, workshops and conferences as well as delivering fire safety messages. It also serves as a tool for various fire service associations to reach their members with information regarding their activities.

PARTNERSHIPS

The OFC relies on partnerships to assist with the delivery of effective province-wide fire protection and prevention programs. These cooperative efforts help get the public, local organizations and other stakeholders more involved in fire prevention and safety efforts. Such partnerships are critical to the future delivery of OFC services and programs. Strengthening existing partnerships and building new ones provides opportunities to lower costs, reach new clients, sustain existing programs and improve services.

The OFC provides ongoing support to associations including the Saskatchewan Association of Fire Chiefs, the Saskatchewan Volunteer Fire Fighters Association and the Saskatchewan Chapter of the International Association of Arson Investigators. This is accomplished through involvement in regional and annual meetings, by providing materials and staff to assist the associations in training program delivery and by providing technical services and support as required.

Additionally, the OFC maintains its working relationship with the Royal Canadian Mounted Police, local police services and insurance companies by providing training and technical assistance in the investigation of fires.

FUTURE DIRECTIONS

The recent role and responsibility review has served to clarify the mandate and identify the key roles for the OFC. Most importantly, it was recognized that the need to set the overall legislative and regulatory framework for fire services rests with the OFC.

Essentially the direction of the OFC is to:

- Provide advice and direction to fire authorities.
- Support fire officials through continued advisory services and training, particularly in the areas of plan review, inspections and investigations.
- Provide province-wide administration, including the compilation and dissemination of information on fires in Saskatchewan.
- Promote appropriate levels of fire services and fire safety province-wide through training and education activities that improve the knowledge and awareness of local and regional fire authorities and the public.
- Support a more independent local fire services delivery structure.

The OFC will provide information on the needs and capacities of the various municipalities that will assist in developing the frameworks for greater inter-municipal organization. This will include discussions on regionalization that help to work out inter-municipal agreements and provide information and guidance through the Fire Service Joint Council (FSJC) in its efforts to develop a regionalized fire system with a strong volunteer support base.

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Table 1: Fire Losses by Fixed Property Use

	# Fires	Total $ Loss	# Injuries	# Deaths
Agricultural Products Storage - unclassified.	1	$1,000		
Agricultural products bulk storage.	6	$1,500		
Agricultural supply storage.	2			
Amusement Recreation Place Unclassified.	2			
Animal barn - cattle, pigs, horse, dog kennels/other livestock.	26	$579,561		
Apartment Tenement Flat - unclassified (describe).	2	$2,000	2	
Apartment Tenement Flat- 3 to 20 unit with business.	16	$36,734	1	
Apartment Tenement Flat-1 or 2 unit with business.	5	$169,500		1
Apartment Tenement Flat-1 or 2 unit without business.	7	$15,239		
Apartment Tenement Flat-20+ units.	28	$569,421	1	
Apartment Tenement Flat-3 to 20 unit - No business.	52	$639,900	4	
Appliance repair shop. Excludes repairs with sales.	1	$100,000		
Assemblies Miscellaneous - unclassified (describe).	1			
Auditorium concert hall.	1	$2,450		
Automobile. Includes cars and ambulance.	415	$970,578	1	1
BBQ (outside).	7	$500		
Bakery product manufacturing.	2	$4,000		
Ballroom gymnasium dance hall and community hall.	2	$414,000		
Bank.	1			
Barn storage. Excludes silo and animal barn.	5	$160,000		
Basic industrial chemicals.	1			
Basic iron and steel manufacture.	1			
Basic metal products manufacture. See manual-exceptions.	1			
Beauty parlor.	2	$5,000		
Bowling alley.	1	$8,000		
Bridge overpass trestle.	1			
Brush and grass on open land, field. Excludes forests.	400	$467,344	2	1
Buildings under construction.	4	$91,303		
Buildings under demolition.	1			
Bunkhouse and workers barracks.	1	$50,000		
Bus trackless trolley.	1	$5,000		

	# Fires	Total $ Loss	# Injuries	# Deaths
Business and Personal Services Facility Misc.	5			
Camper on or off truck.	1	$1,000		
Camping trailer (tent trailer).	1			
Car wash facility.	1			
Cement batch-mixing plant.	1			
Children's playhouse.	1			
Church chapel.	2	$3,000		
Church hall.	1	$216,000		
Club in physical recreation complex.	1			
College university.	4	$1,600,000	1	
Construction equipment, excludes crane, grader.	11	$233,484		
Construction other than buildings.	1			
Contractors sheds (office or utility trailer).	3	$19,800		
Cow/cattle/pig production. Excludes milk processing.	3	$33,300		
Creamery dairy store includes ice cream store/ stand.	1	$2,700		
Crops orchards straw stacks and haystacks or bales.	86	$506,605		
Department stores must have a furniture department.	1			
Distilling rectifying blending spirits.	1	$5,000		
Dormitory – unclassified.	1			
Drive-in lunchroom.	1			
Dumps. Excludes enclosures to burn.	7			
Dwelling farm (1-family).	1	$150,000		
Dwelling one- and two-family - unclassified.	16	$8,820		
Dwelling, seasonal use - in season (1-family).	3	$24,500		
Dwelling, seasonal use - off season (1-family).	3	$72,180		
Dwelling year-round use (1-family).	547	$13,381,722	30	9
Dwelling year-round use (2-family).	13	$90,937	4	
Education Facility - unclassified (describe).	7			
Electric light and power distribution system.	8			
Electric light and power generating plant.	3			
Elementary school.	10	$20,000		
Elevators grain commercial.	2	$11,000		
Farm Facility-unclassified. (fish hatchery, breeder)	6	$313,000		

	# Fires	Total $ Loss	# Injuries	# Deaths
Farm tractor and equipment grain dryer harvester etc.	328	$6,282,756	1	
Fences poles railroad ties.	30	$15,021		
Flammable liquids tank storage. No refinery tankage.	2			
Food Beverage Sale - unclassified.	1			
Forest standing timber.	19	$105,000		
Furniture Appliance Hardware Sales - unclassified.	1	$700		
Gas distribution system pipeline.	1	$7,000		
General auto parking garage.	4	$9,600		
General business office.	3	$98,000		
General hospital.	3	$5,500		
General maintenance shop (aircraft and railroad repair).	1			
General truck. Non-flammable cargo.	373	$1,788,973	2	
Grain mill products manufacturing.	4	$12,000		
Ground Transport Vehicle-unclassified.	6	$16,736		
Groundskeeping equipment – lawnmower, irrigation equip.	8	$13,900		
Hardware store.	2	$4,250		
Heavy machine and equipment.	1			
High School. Includes combinations.	3	$2,000		
Historic building.	2			
Home for the aged – unclassified.	1			
Home for the aged with nursing staff.	3	$12,552	1	
Home for the aged without nursing staff.	1	$1,000		
Hospital Sanatorium Clinic – unclassified.	1			
Hotel Inn Lodge - year round use.	15	$1,523,508		
Ice rink , curling rink.	1	$10,000		
Individual residential parking in one-storey garages.	113	$813,208	1	
Industrial Manufacturing Properties - unclassified.	5	$1,330,000		
Industrial trade technical school.	1			
Industrial truck forklift, street sweeper, garbage, gravel.	10	$97,536		
Institutional Miscellaneous – unclassified .	3	$24,000		
Jewelry store. Includes watch repair and gift shops.	1			
Junior High School.	1			
LP gas cylinders.	1	$40,000	1	

	# Fires	Total $ Loss	# Injuries	# Deaths
Large variety store.	4	$685,000		
Laundry (self-serve).	2	$2,500		
Laundry, dry cleaner. Excludes processing.	1			
Legitimate theatre. Includes live and movie.	1			
Library.	1			
Locomotive engine and other power unit (caboose).	1	$5,000		
Mailboxes.	3			
Mall. Includes only the common public area.	1			
Market grocery stores.	2	$53,000		
Mercantile Miscellaneous – unclassified.	6	$600,000		
Miscellaneous-unclassified. (Portable welder).	189		1	
Mobile Home Trailer - unclassified.	1			
Mobile home.	34	$749,986	2	
Monument memorial building.	2	$70,000		
Motor Hotel Motel - 3 to 20 units.	3	$3,100		
Motor Hotel Motel - over 20 units.	1	$1,000		
Motor home camperized van.	11	$65,334	1	
Motor vehicle repair garage/paint shop. No car washing.	6	$498,000		1
Motorcraft (20m and under over-all length) No outboards.	3	$9,591		
Motorcycle.	4	$5,830		
Office - unclassified.	3	$140,500		
Outbuildings - unclassified. (Gazebo).	3	$2,000		
Outdoor Property-unclassified.	54	$3,000		
Paper and paper products storage paper recycling bins.	2			
Peat storage.	1			
Petroleum/gas well with reservoir & batteries.	8	$32,000	1	1
Post office. Includes all postal handling facilities.	1	$10,000		
Poultry egg production.	5	$457,000		
Prison penitentiary for men (cellblocks).	1	$50,000		
Prison penitentiary for women (cellblocks).	1	$2,000		
Private aircraft.	1	$3,800		
Privy (outhouse).	1			
Professional supply sales.	2			

	# Fires	Total $ Loss	# Injuries	# Deaths
Public service station. Excludes marine service.	2			
Quonset.	8	$358,500	1	
Rail Transport Vehicle and Equipment - unclassified.	1	$50,000		
Railway yard.	1			
Recreation Hobby Supplies-unclassified.	2	$25,000		
Recreational vehicle (quad, odyssey).	2	$3,000		
Repair Shop Laundry Dry Cleaner – unclassified.	3	$131,000		
Residential Misc. – unclassified.	11	$2,993		
Restaurant.	18	$781,288	2	
Rooming Boarding Lodging House - 4 to 8 roomers.	2		2	
Rooming Boarding Lodging House - unclassified.	1			
Sawmill planing mill wood products mill.	5	$300		
Self-powered railway car.	1	$30,000		
Semi-trailer truck.	22	$394,433		
Shed. Includes implement shed.	56	$792,860		
Silo on farm. Excludes bulk storage of grain.	2	$7,460		
Slaughtering preparation/preserving of meat/poultry.	5	$179,279		
Small variety store.	2	$32,000		
Snowblower.	1	$900		
Special Vehicle-unclassified. (welding, golf cart, etc.).	6	$36,000		
Specialty food store.	4			
Sporting goods sales and bicycle repairs.	1			
Storage Properties – unclassified (taxidermy warehouse).	12	$23,700		
Storm and weather bomb or fallout shelter.	1	$4,208		
Structural clay products manufacturing.	1			
Supermarket.	2			
Swimming facility.	2	$1,600		
Tents.	1	$1,400		
Theatre Studio Auditorium - unclassified.	1			
Trash and rubbish. Excludes industrial facilities.	1113	$79,900	1	
Travel trailer holiday trailer.	10	$68,343		
Trees shrubs. Includes individual trees only.	29			
Unoccupied property, property unoccupied over 30 days.	2	$25,100		

	# Fires	Total $ Loss	# Injuries	# Deaths
Utility - unclassified (portable water pump).	2			
Vacant property without contents or condemned.	7	$6,000		
Vehicle and non-motorized hauling vehicle.	4			
Vehicles Storage – unclassified.	2	$25,300		
Vessel (under 1000 gross tons). Vessel 20m+ length.	3	$12,700		
Wallpaper paint store.	1	$100,000		
Warehouse.	6	$654,500		
Water supply system and pump house.	3	$23,052		
Wood Furniture Paper Printing - unclassified (peat moss).	1			
Wood cork products manufacture (not containers).	1			
Total	**4417**	**$40,498,775**	**63**	**14**

Figure A: Most Frequent Property Classes Involving Fire Losses

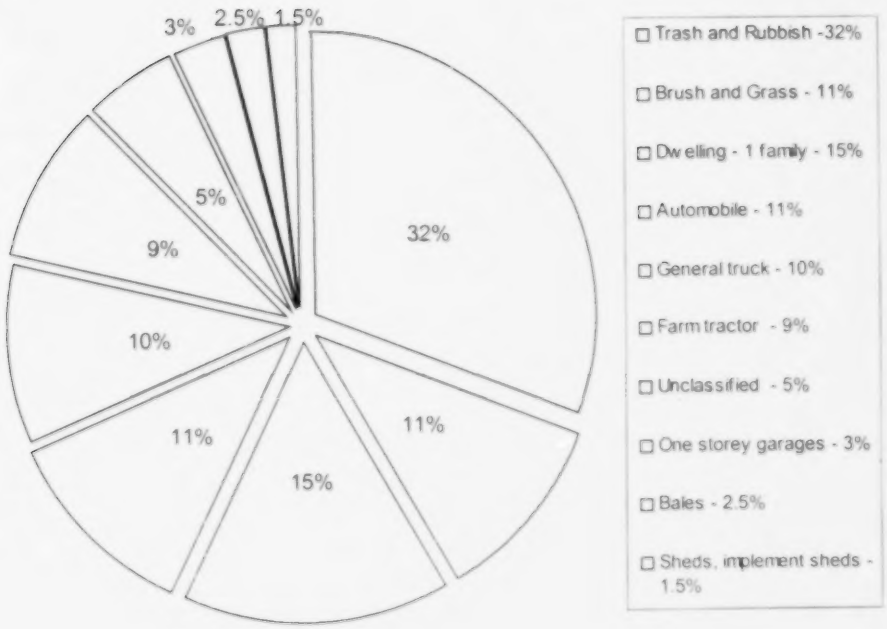
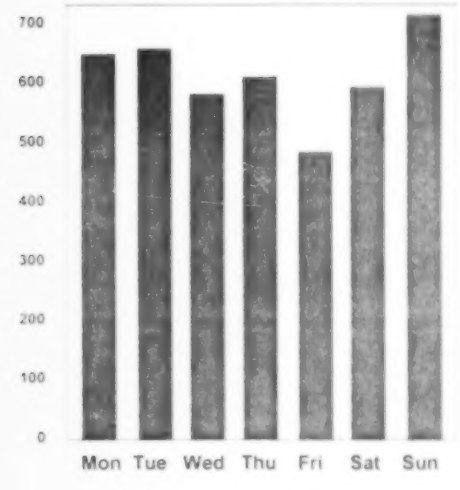
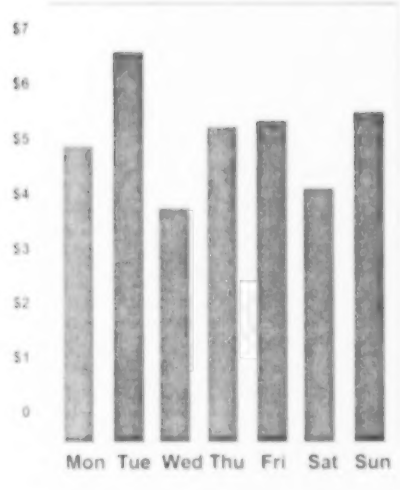


Figure B: Losses by Day of Week

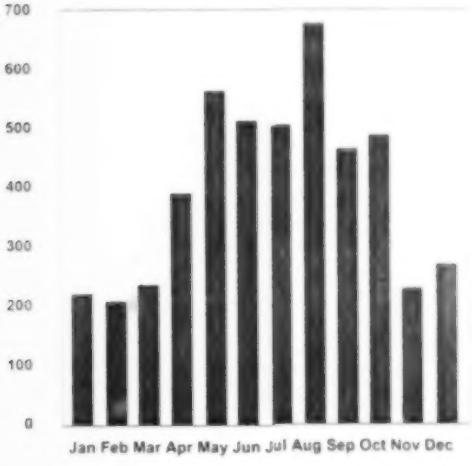


Number of Fires

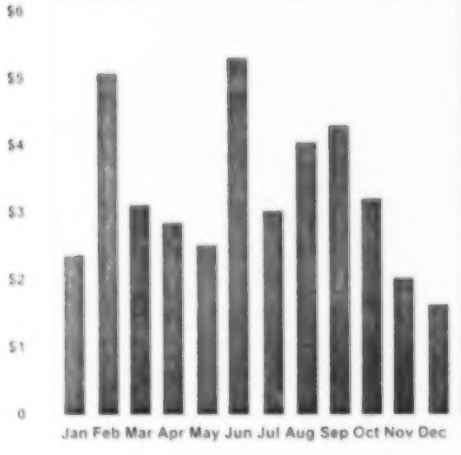


Dollar Loss (in millions)

Figure C: Losses by Month



Number of Fires



Dollar Loss (in millions)

Table 2: Fatalities by Sex and Age

	Age in Years									
	0-5	6-10	17-20	21-25	26-35	36-45	46-55	56-65	over 65	Total
Female		1		2		2	1	1	2	9
Male			1		1		1	1	1	5
All	**0**	**1**	**1**	**2**	**1**	**2**	**2**	**2**	**3**	**14**

Table 3: Injuries by Sex and Age

	Age in Years									
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	over 65	Total
Female	2	1		2	1	5	4	2	1	4	**22**
Male	2	1	3	4	2	8	11	7		1	**39**
Unreported Age											**2**
All	**4**	**2**	**3**	**6**	**3**	**13**	**15**	**9**	**1**	**5**	**63**

Table 4: Casualties by Time of Day

Time Periods			Fire Deaths		Injuries	
	# of fires	%	# of fires	%	# of fires	%
10:30pm - 6:29am	1267	28.7	7	50.0	15	23.8
6:30am - 2:29pm	1076	24.4	6	42.9	25	39.7
2:30pm - 10:29pm	1823	41.3			20	31.7
Unknown	251	5.6	1	7.1	3	4.8
Total	**4417**	**100**	**14**	**100**	**63**	**100**

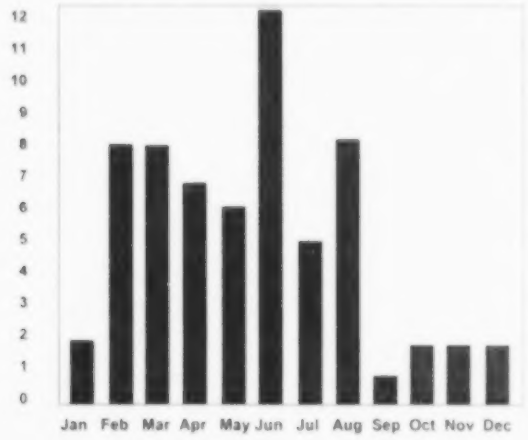
Table 5: Fire Fatalities by Act or Omission

Accident (for example candle left burning).	1
Act or omission - cannot be determined.	4
Ignorance of hazard (not clean, lack of maintenance/improper disposal cigarette).	1
Incendiary.	1
Mechanical, electrical failure, malfunction-unclassified. (backfire, flooding).	1
Misuse of source of ignition - Cooking on stove or (setting off fireworks).	1
Part failure, leak, break.	1
Physical or mental disability (suicide).	1
Smokers material.	3
Total	**14**

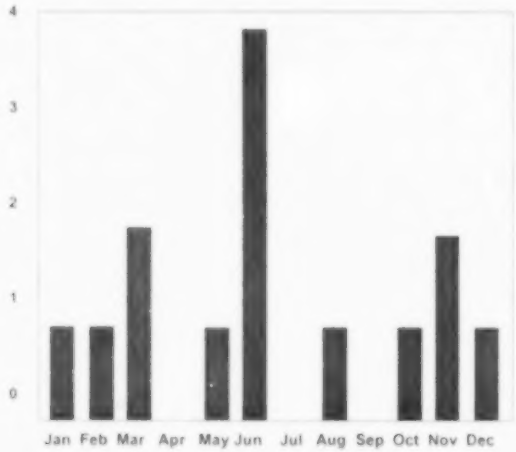
Table 6: Fire Fatalities by Fixed Property Use

Apartment Tenement Flat-1 or 2 unit with business.	1
Automobile. Includes cars and ambulance.	1
Brush and grass on open land, field. Excludes forests.	1
Dwelling year-round use (1-family).	9
Motor vehicle repair garage/paint shop. No car washing.	1
Petroleum/gas well with reservoir & batteries.	1
Total	**14**

Figure D: Injuries and Fatalities by Month



Injuries



Deaths

Table 7: Fire Injuries by Act or Omission

	Minor Injury	Light Injury	Serious Injury	Total
Act or omission – cannot be determined.	2		2	4
Asleep - no suspected use of alcohol/drugs/medication.	3		1	4
Child playing with open flame.	2	2	1	5
Combustible placed too close to heat.		1		1
Design deficiency.	1			1
Electrical short circuit/overloaded extension cord/failure.		1		1
Human failing - cannot be determined.	1			1
Inadequate control of open fire.	1	2		3
Incendiary.	1			1
Mechanical/electrical failure, malfunction – undetermined.	4	2		6
Miscellaneous-undetermined. (Lightning).	5			5
Misuse of source of ignition - cannot be determined.			1	1
Misuse of source of ignition. (setting off fireworks)	2	3	2	7
Other installation deficiency.		1		1
Overheated cooking oils, grease, and wax.	2	1		3
Part failure, leaks, and breaks.		1		1
Smokers material.	3	4	2	9
Suspected impairment by alcohol/drugs/medication.	2	2		4
Suspicious.	1	1		2
Torch too close to.	1	1		2
Total	**31**	**23**	**9**	**63**

Table 8: Injuries by Fixed Property Use

	Minor Injury	Light Injury	Serious Injury	Total
Apartment Tenement Flat - unclassified (describe).				
Apartment Tenement Flat- 3 to 20 unit with business.	1			1
Apartment Tenement Flat-20+ units.			1	1
Apartment Tenement Flat-3 to 20 unit - No business.	2		1	3
Automobile. Includes cars and ambulance.	1			1
Brush and grass on open land, field. Excludes forests.	1	1		2
College university.		1		1
Dwelling year-round use (1-family).	15	14	3	32
Dwelling year-round use (2-family).	3		1	4
Farm tractor and equipment (grain dryer, harvester etc.).			1	1
General truck. Non-flammable cargo.	1	1		2
Home for the aged with nursing staff.	1			1
Individual residential parking in one-storey garages.	1			1
LP gas cylinders.		1		1
Miscellaneous-unclassified.			1	1
Mobile home.		1		1
Motor home camperized van.		1		1
Petroleum gas well with accompanying reservoir & batteries.			1	1
Quonset.	1			1
Restaurant.	2			2
Rooming Boarding Lodging House - 4 to 8 roomers.		2		2
Trash and rubbish. Excludes industrial facilities.		1		1
Total	**31**	**23**	**9**	**63**

Table 9: Fire Fatalities by Ignition Scenario

Source	Material	Act	Property Class	# Deaths
Fluorescent lamp. Includes ballast.	Structural component: floor, ceiling, roof.	Part failure, leak, break.	Apartment Tenement Flat-1 or 2 unit with business.	1
Internal combustion engine. Includes exhaust system (boat motor).	Gasoline.	Mechanical, electrical failure, malfunction-unclassified. (backfire, flooding).	Automobile. Includes cars and ambulance.	1
Igniting Object - Cannot be determined.	Gasoline.	Physical or mental disability (suicide).	Brush and grass on open land, field. Excludes forests.	1
Match/lighter can not be determined	Paper, packing material. Includes shredded paper.	Incendiary	Dwelling year-round use (1-family).	1
Smoker's material - Cigarette	Furniture, Furnishings - Cannot be determined.	Smokers' material.	Dwelling year-round use (1-family).	1
Stove/range/top burner area-involving other circumstances.	Plastics. Excludes cellulose nitrate.	Accident (for example candle left burning).	Dwelling year-round use (1-family).	1
Stove/range/top burner area-involving other circumstances.	Cooking oil, fat. Includes butter, lard, margarine.	Act or omission - cannot be determined.	Dwelling year-round use (1-family).	1
Igniting Object - Cannot be determined.	Material First Ignited - Cannot be determined.	Act or omission - cannot be determined.	Dwelling year-round use (1-family).	1
Igniting Object - Cannot be determined.	Material First Ignited - Cannot be determined.	Act or omission - cannot be determined.	Dwelling year-round use (1-family).	1
Smoker's material - Cigarette	Bedding. Includes blanket, sheet, comforter, eiderdown, heating pad.	Smokers' material.	Dwelling year-round use (1-family).	1
Smoker's material can not be determined	Material First Ignited - Cannot be determined.	Smokers' material.	Dwelling year-round use (1-family).	1
Cooking Equipment - Unclassified (wood burning stove, meat smoking equip).	Structural component: floor, ceiling, roof.	Ignorance of hazard (not clean, lack of maintenance, improper disposal cigarette).	Dwelling year-round use (1-family).	1

Source	Material	Act	Property Class	# Deaths
Cutting torch.	Grass, brush, leaves.	Misuse of source of ignition - Cooking on stove or (setting off fireworks).	Motor vehicle repair garage/paint shop. No car washing.	1
Igniting Object - Cannot be determined.	Flammable Liquids - Combustible Liquids - Cannot be determined.	Act or omission - cannot be determined.	Petroleum/gas well with accompanying reservoir & batteries etc.	1
			Total	**14**

Table 10: Action/Condition of Fatality

Asleep at time of fire.	4
Awake and no physical/mental impairment at time of fire.	5
Condition of Casualty - Unclassified.	1
Condition of Casualty - Unknown.	1
Impairment by alcohol, drugs or medication.	3
Total	**14**

Figure E: Trends in Fatalities and Injuries

Figure F: 10 Year Average Fatalities and Injuries

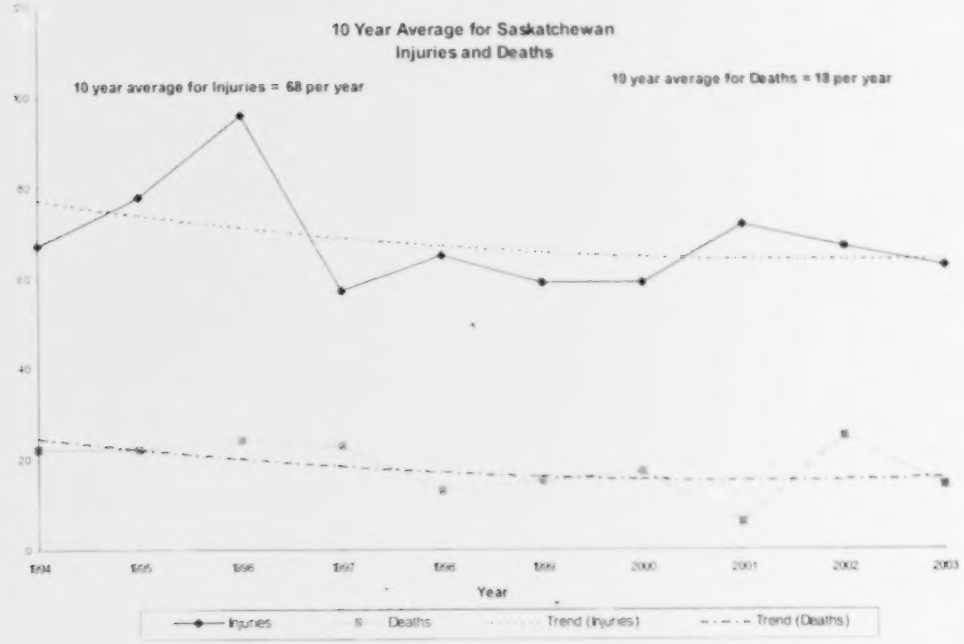


Table 11: Initial Detection

	Fires	% Of Total	Deaths	% Of Total	Injuries	% Of Total	$ loss	% Of Total
Not Reported.	10	.3	0	0	1	2	44,900	.1
Automatic System - Other Than Sprinkler.	1	0	0	0	0	0		
Heat Alarm Device-single station-NOT to fire alarm system.	1	0	0	0	0	0		
Initial Detection - Cannot be determined.	77	1.8	1	10	6	14	1,251,735	3.1
Smoke Alarm-single station-NOT to fire alarm system.	22	.5	0	0	0	0	603,200	1.5
Smoke Detector Device - connected to a fire alarm system.	33	.7	0	0	3	7	644,180	1.5
Visual Sighting or other Means of Personal Detection.	4273	96.7	13	90	53	77	37,954,759	93.8
Total	**4417**	**100**	**14**	**100**	**63**	**100**	**40,498,775**	**100**

Table 12: Equipment Performance

	Fires	% Of Total	Deaths	% Of Total	Injuries	% Of Total	$ LOSS	% Of Total
Equipment present but fire too small to require operation.	38	1	0	0	0	0	27,914	.1
Equipment operated.	256	6	2	14	14	22	10,909,829	26.9
Equipment should have operated but didn't. (no battery in smoke detector).	37	1	0	0	1	2	1,379,091	3.4
No equipment present in structure or area of origin of fire.	890	20	2	14	15	24	3,943,478	9.7
Not a structure - no equipment.	2679	60	3	21	11	17	15,113,876	37.3
Performance cannot be determined.	446	10.5	7	50	21	34	8,933,131	22.2
Performance unclassified.	67	1.5	0	1	1	1	181,956	.4
Structure no equipment.	4	0	0	0	0	0	9,500	0.0
Total	**4417**	**100**	**14**	**100**	**63**	**100**	**40,498,775**	**100**

Table 13: Fire Loss by Source of Ignition

	# Fires	Total $ Loss	# Injuries	# Deaths
Appliances and Equip-unclassified.	27	$1,227,039	4	
Attached structure (exposure).	6	$60,700		
BBQ starter.	1			
Battery, rectifier.	22	$104,033		
Bearing, belting, conveyor, brake.	256	$3,751,717		
Candle, taper.	25	$201,480		
Central air conditioning and refrigeration equipment.	1	$4,000		
Central heating unit. (Furnace/boiler/stoker).	30	$793,004		
Chafing dish, fondue.	2	$5,000		
Chemical reaction, spontaneous combustion.	15	$221,920		
Chimney can not be determined.	24	$227,700		
Cooking Equipment – unclassified.	16	$260,179		1
Cutting torch.	16	$691,840		1
Deep fat fryer - separate appliance.	8	$342,081	1	
Detached structure (exposure).	23	$799,995		
Dryer for clothes.	13	$214,700		
Electrical Distribution Equipment – unclassified.	195	$1,743,533	2	

	# Fires	Total $ Loss	# Injuries	# Deaths
Exposure – unclassified.	13	$39,897		
Factory-built, metal chimney.	1			
Fireplace.	16	$835,568		
Fireworks.	4			
Fireworks/sparklers can not be determined.	1	$4,702		
Flare.	1			
Flue pipe, vent connector.	3	$9,500		
Fluorescent lamp. Includes ballast.	4	$199,400		1
Food warming appliance, portable.	2	$84,000		
Forest, tree(s) (exposure).	4	$132,244		
Fry pans, grills not on stove.	3			
Grass, shrub, brush, scrub (exposure).	4	$31,000		
Heat treatment equipment.	2	$11,000		
Heating Equipment – Unclassified.	18	$239,400		
Hot ashes, embers not associated with smoker's material.	28	$103,725		
Igniting Object - Cannot be determined.	1137	$7,599,344	10	4
Igniting Object – Undetermined.	396	$2,401,792	7	
Incandescent lamp, light bulb.	17	$775,712		
Individual air conditioning or dehumidifier.	2	$150,000		
Individual refrigeration unit.	9	$729,863		
Internal combustion engine. Includes exhaust.	337	$2,027,090	2	1
Lamp.	22	$129,000		
Lighter.	16	$97,150		
Machinery, equipment, commercial and industrial.	23	$463,100		
Masonry chimney.	1	$13,492		
Masonry chimney (clay lining).	1			
Match.	16	$247,374	1	
Match, lighter (not used in conjunction with smoking).	41	$1,178,701		
Match/lighter can not be determined.	110	$1,519,464	2	1
Motor 1 H.P. & over.	12	$182,674	1	
Motor under 1 H.P.	1	$300		

	# Fires	Total $ Loss	# Injuries	# Deaths
No Igniting Object (lightning).	38	$919,368		
Open fire.	781	$310,362	2	
Open fired broiler, fixed type.	1			
Open fired broiler, portable type includes barbecue.	12	$124,778		
Other Electrical Equip-unclassified.	8	$5,137		
Other cooking unit.	8	$19,250		
Outside storage container, tank (exposure).	4			
Oven of stove, range.	25	$64,835	1	
Panelboard, switchboard, fuse, circuit breaker.	9	$306,100		
Permanent electric wiring, cable.	121	$2,706,704	1	
Portable space heater.	17	$682,010	1	
Pressing iron/curling iron Includes ironing machine.	2	$23,000		
Sauna heater.	2	$7,300		
Service water heater.	10	$236,700		
Smoker's Mater/Open Flame – unclassified	17	$5,300		
Smoker's material – Cigar	1			
Smoker's material – Cigarette.	69	$1,081,058	11	2
Smoker's material – Lighter.	1	$91,000		
Smoker's material – Match.	1			
Smoker's material can not be determined.	135	$789,121	3	1
Stationary space heater (wall furnace, unit heater).	2	$230,000		
Stove, range, top burner area - involving fire in pan.	42	$67,490	1	
Stove/range/top burner area – involving fire in fryer/pot.	65	$558,710	6	
Stove/range/top burner area-involving other circumstances.	34	$206,052	3	2
Switch, outlet. Includes receptacle, socket.	18	$554,252		
Tar pot.	2	$52,500		
Temporary electric wiring, cable.	12	$262,253	1	
Toaster, waffle iron.	1			
Torch, other than cutting, welding.	30	$1,164,260	3	
Transformer.	9			
Washing machine.	2	$100		

	# Fires	Total $ Loss	# Injuries	# Deaths
Welding equipment.	13	$129,113		
Total	**4417**	**$40,498,775**	**63**	**14**

Table 14: Fire Loss by Act or Omission

	# Fires	Total $ Loss	# Injuries	# Deaths
Accident (for example candle left burning).	53	$243,975	1	1
Act or omission - cannot be determined.	843	$7,328,821	5	4
Aircraft.	1			
Arson or other set fires – unclassified.	3			
Asleep - suspected use of alcohol, drugs or medication.	3	$100		
Asleep - no suspected use of alcohol/drugs/ medication.	6	$45,000	4	
Automobile.	6	$22,325		
Animal.	1			
Child playing with open flame.	39	$315,776	3	
Cleaning, washing parts.	2	$1,200		
Combustible placed too close to heat.	23	$710,578	1	
Construction deficiency.	7	$252,500		
Construction/design/installation deficiency-undetermined.	14	$460,475		
Construction/design/installation deficiency-unclassified.	3	$28,200		
Design deficiency.	3	$145,000	1	
Distracted, preoccupied.	26	$110,000		
Electrical short circuit/overloaded extension cord/failure.	130	$2,069,428	1	
Exposure from other fire.	37	$931,859		
Fireplace - flying embers.	2	$6,338		
Fireplace - log rolled out.	2	$38,000		
Flammable liquid to kindle fire.	1			
Fuel spilled accidentally.	4	$10,000		

	# Fires	Total $ Loss	# Injuries	# Deaths
Hot exhaust/catalytic converter caught grass or vehicle on fire.	31	$286,380		
Human failing - cannot be determined.	6	$280,500	1	
Human failing - unclassified.	37	$399,557		
Ignorance of hazard (not clean, lack of maintenance/improper disposal cigarette).	63	$1,312,407		1
Improper container.	2			
Improper fuelling technique.	6	$10,993		
Improper storage (gas too close to...).	5	$3,000		
Inadequate control of open fire.	173	$467,605	3	
Incendiary.	179	$3,735,064	2	1
Incendiary- under 18 years of age.	39	$50,700		
Industrial truck.	1			
Installed too close to combustible.	3	$7,900		
Mechanical, electrical failure, malfunction-unclassified. (Backfire, flooding).	128	$1,871,916		1
Mechanical/electrical failure, malfunction - undetermined.	537	$4,824,242	6	
Miscellaneous-undetermined. (Lightning, truck too high for bridge).	285	$2,193,601	4	
Misuse of equipment - cannot be determined.	1	$5,000		
Misuse of equipment - unclassified (grinding).	4	$10,000		
Misuse of material ignited - cannot be determined.	6	$11,000		
Misuse of material ignited - unclassified.	5	$262,700		
Misuse of source of ignition - cannot be determined.	13	$48,856	1	
Misuse of source of ignition - Cooking on stove or setting off fireworks.	88	$1,201,928	8	1
Other installation deficiency.	18	$1,671,486	1	
Overheated cooking oil, grease, wax.	32	$159,719	3	
Part failure, leak, break.	64	$847,108	1	1
Part worn out (seized or overheated bearing).	234	$3,227,443		
Physical or mental disability (suicide).	5	$5,600		1
Rail vehicle.	9	$1,000		
Riot-civil disturbance.	2	$52,000		
Smokers material.	79	$1,091,554	9	3

	# Fires	Total $ Loss	# Injuries	# Deaths
Suspected faulty connections involving copper wiring.	1			
Suspected impairment by use of alcohol/drugs/medication.	9	$1,000	4	
Suspicious.	970	$2,255,980	2	
Suspicious- under 18 years of age.	112	$73,810		
Temporary loss of judgement suspected .	5			
Torch too close to.	18	$1,196,960	2	
Vehicle crash - cannot be determined.	5	$9,588		
Vehicle crash - unclassified.	2	$3,150		
Welding or cutting too close to.	32	$199,453		
Total	**4417**	**$40,498,775**	**63**	**14**

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI)

Year	Reported $ Value	Adjusted $ Amount
1984	$35,469,311.00	$60,283,429.79
1985	$25,747,955.00	$42,218,578.96
1986	$31,723,967.00	$50,565,104.76
1987	$33,703,293.00	$51,186,621.53
1988	$47,038,700.00	$68,459,568.02
1989	$46,066,565.00	$64,217,098.38
1990	$43,671,241.00	$58,290,200.53
1991	$38,707,867.00	$49,108,162.58
1992	$43,822,419.00	$55,040,958.26
1993	$37,032,957.00	$45,158,634.94
1994	$27,406,499.00	$33,098,618.02
1995	$25,492,885.00	$29,952,351.32
1996	$33,185,430.00	$38,274,472.07
1997	$47,468,264.00	$54,052,710.41
1998	$39,720,293.00	$44,623,155.64
1999	$46,214,767.00	$51,051,668.74
2000	$52,073,259.00	$55,427,129.92
2001	$57,020,496.00	$59,483,175.23
2002	$48,899,381.00	$55,256,300.53
2003	$40,498,775.00	$40,498,775.00

Figure G: Annual Losses Adjusted by Consumer Price Index (CPI)

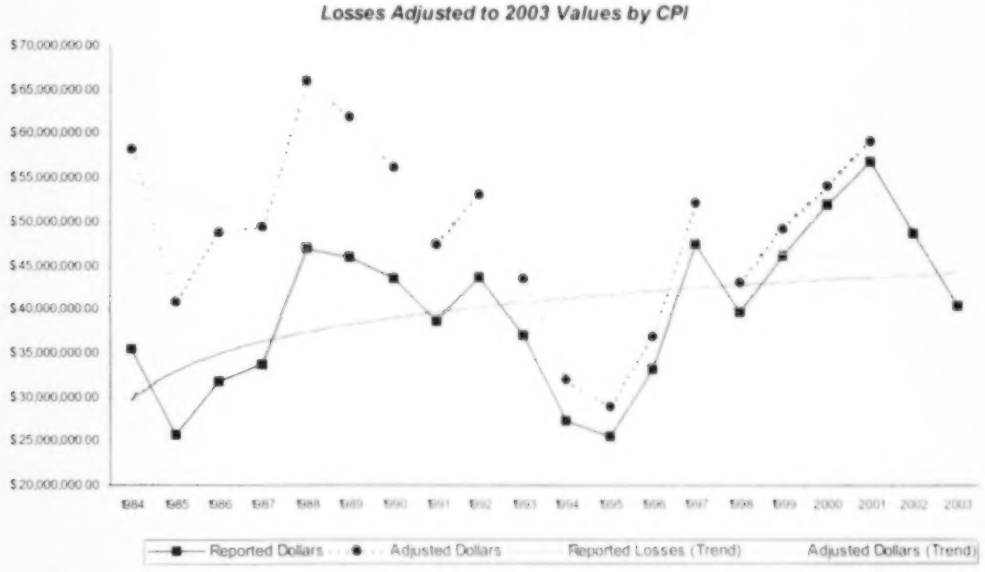


Figure H: 20 Year Fire Record – Number of Fires

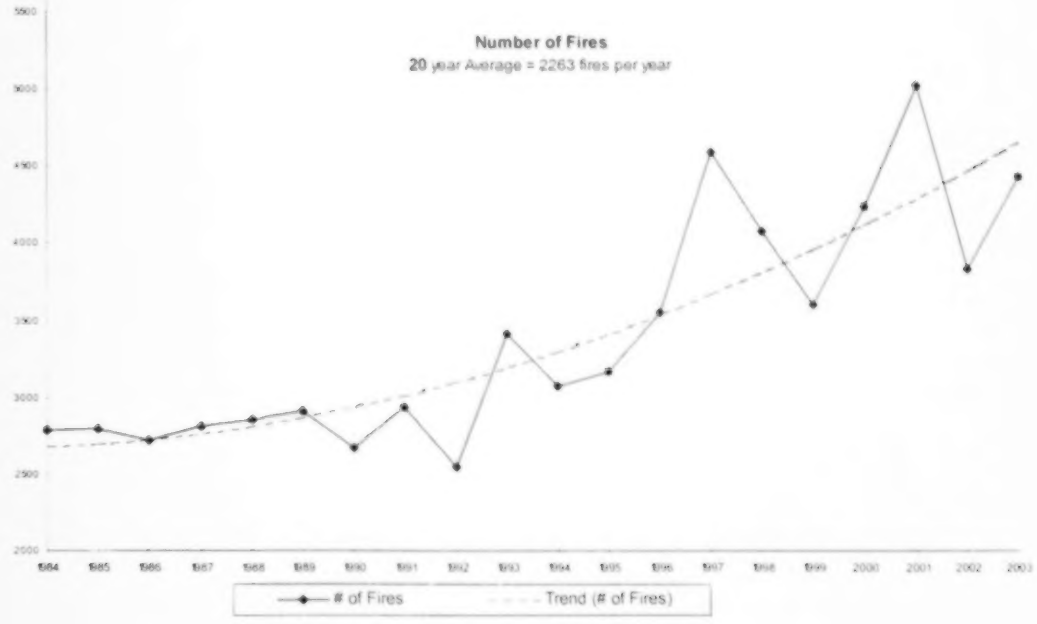


Figure I: 20 Year fire Record – Property Loss

Property Loss for Saskatchewan
20 year average dollar loss = $26,585,977.60 per year
Data from 1986 and 1987 is calculated
Property Loss
Trend Line

Table 16: Large Loss Fires over $500,000

Property class	Act/omission	Estimated loss
Grain mill products manufacturing.	Mechanical/electrical failure, malfunction - undetermined.	$13,000,000
Animal barn.	Mechanical/electrical failure, malfunction - undetermined.	$6,550,000
Agricultural products bulk storage. No barns.	Act or omission - cannot be determined.	$5,880,000
Motor vehicle sales & services including farm implements.	Mechanical/electrical failure, malfunction - undetermined.	$5,240,248
Education Facility - unclassified (describe).	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$4,999,168
Ice rink (code as outside for outside rink) curling rink.	Mechanical, electrical failure, malfunction-unclassified. (backfire, flooding).	$3,034,355
Basic nonferrous metals manufacture.	Mechanical, electrical failure, malfunction-unclassified. (backfire, flooding).	$2,400,000
Apartment Tenement Flat - unclassified (describe).	Incendiary.	$2,066,947

Property class	Act/omission	Estimated loss
Shed. Includes implement shed.	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$2,000,000
Lumberyards building materials. Excludes storage.	Inadequate control of open fire.	$2,000,000
Basic metal products manufacture.	Welding or cutting too close to.	$2,000,000
Cow/cattle/pig production. Excludes milk processing.	Suspicious.	$1,773,139
Office - unclassified.	Mechanical, electrical failure, malfunction-unclassified. (backfire, flooding).	$1,736,750
Sawmill planing mill wood products mill.	Welding or cutting too close to.	$1,722,000
Hardware store.	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$1,600,000
College university.	Act or omission - cannot be determined.	$1,600,000
Vehicles and Related Equipment - unclassified.	Mechanical/electrical failure, malfunction - undetermined.	$1,500,000
Elevators grain commercial.	Mechanical/electrical failure, malfunction - undetermined.	$1,250,000
Cow/cattle/pig production. Excludes milk processing.	Smokers material.	$1,250,000
Elevators grain commercial.	Incendiary- under 18 years of age.	$1,113,000
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$1,000,000
Mineral materials cement lime gypsum or other.	Part worn out (seized or overheated bearing).	$1,000,000
Petroleum/gas well with Reservoir & Batteries etc.	Mechanical/electrical failure, malfunction - undetermined.	$1,000,000
Bridge overpass trestle.	Inadequate control of open fire.	$1,000,000
Petroleum/gas well with Reservoir & Batteries etc.	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$1,000,000
Arena stadium amusement/entertainment tent.	Mechanical/electrical failure, malfunction - undetermined.	$1,000,000
Apartment Tenement Flat-20+ units.	Incendiary- under 18 years of age.	$1,000,000
Church chapel.	Suspicious.	$951,720
Bridge overpass trestle.	Act or omission - cannot be determined.	$930,000
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Combustible placed too close to heat (something solid-box too close).	$912,200
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Installed too close to combustible.	$900,000

Property class	Act/omission	Estimated loss
Cow/cattle/pig production. Excludes milk processing.	Incendiary- under 18 years of age.	$882,000
Industrial Manufacturing Properties - unclassified.	Electrical short circuit/overloaded extension cord/failure.	$877,000
Motor vehicle repair garage/paint shop. No car washing.	Act or omission - cannot be determined.	$872,750
Basic metal products manufacture.	Welding or cutting too close to.	$800,000
Restaurant.	Mechanical/electrical failure, malfunction - undetermined.	$800,000
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Misuse of source of ignition - Cooking on stove or (setting off fireworks).	$800,000
Farm Facility-unclassified. (fish hatchery watertrough cat breeder).	Act or omission - cannot be determined.	$800,000
Hotel Inn Lodge - year round use.	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$800,000
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Part failure, leak, break.	$775,000
Construction equipment. Excludes crane, grader.	Misuse of source of ignition - cannot be determined.	$715,000
Lumberyards building materials. Excludes storage.	Misuse of equipment - unclassified (grinding).	$702,995
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Human failing - cannot be determined.	$700,000
Restaurant.	Other installation deficiency.	$685,000
Large variety store.	Act or omission - cannot be determined.	$675,000
Animal barn cattle, pigs, horses, dog kennels/other livestock.	Act or omission - cannot be determined.	$657,625
Warehouse.	Torch too close to.	$650,000
Hotel Inn Lodge - year round use.	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$600,000
Semi-trailer truck.	Part failure, leak, break.	$600,000
Mercantile Miscellaneous - unclassified (computer store).	Miscellaneous-undetermined. (lightning, truck too high for bridge).	$600,000
Cow/cattle/pig production. Excludes milk processing.	Act or omission - cannot be determined.	$599,936
Motor vehicle repair garage/paint shop. No car washing.	Mechanical/electrical failure, malfunction - undetermined.	$582,000
Dwelling year-round use (1-family).	Incendiary.	$560,000
Hotel Inn Lodge - unclassified (describe).	Act or omission - cannot be determined.	$555,000

Property class	Act/omission	Estimated loss
Mercantile Miscellaneous - unclassified (computer store).	Incendiary.	$500,000
Sawmill planing mill wood products mill.	Mechanical/electrical failure, malfunction - undetermined.	$500,000
Motor vehicle sales & services including farm implements.	Human failing - cannot be determined.	$500,000
Basic industrial chemicals. No monomers & plastics.	Act or omission - cannot be determined.	$500,000
Industrial truck forklift streetsweeper garbage skidder gravel.	Mechanical/electrical failure, malfunction - undetermined.	$500,000
Apartment Tenement Flat-20+ units.	Incendiary.	$500,000

Table 17: Property at Risk versus Claims Paid

Adjuster/Insurance Co.	Fires	Deaths	Injuries	$ Property at Risk	$ Est. Damage
No Insurance Report Filed.	2859	9	27	113,543,461	7,505,757
All Claims General Ins Adj.	2			310,000	200,700
Axa Pacific Ins. Co.	1			525,000	675,000
Canadian General Ins.	2			14,687,896	44,800
Canadian Northern Shield	2			470,000	137,800
CGI adjusters	2		1	378,354	298,354
Co-operators	141		3	14,918,059	3,134,706
Crawford Adjusters	1			150,000	25,000
Dahlman Adj.	6			1,641,058	972,458
Farrell Agencies Ltd.	2			111,000	111,000
Federated Insurance Co.	5	1	3	1,115,000	707,000
Gateway Adjusters	4		1	1,127,800	665,492
Germania Mutual Ins. Co.	1			200,000	6,500
HB Group Insurance	1			5,000	4,000
Heritage Insurance	1			500,000	400,000
Insurance Associated	5			147,600	60,500
Lloyds of London	1			280,000	30,000
Lombard General Ins.	2			650,000	75,000
Mennonite Mutual Ins.	18			1,829,124	302,164
Portage La Prairie	6			322,000	58,050

Adjuster/Insurance Co.	Fires	Deaths	Injuries	$ Property at Risk	$ Est. Damage
Reed Stenhouse	3			402,240	227,240
Royal Insurance co.	1				2,500
Sask Mutual inc.	62	1	4	8,293,443	1,971,613
SGI	1046	2	18	55,444,832	16,855,808
St. Paul Insurance	1			50,000	50,000
Wawanesa	241	1	6	22,955,395	5,677,334
WW Smith Insurance	1			400,000	300,000
Total	**4417**	**14**	**63**	**$240,457,262**	**$40,498,275**